

Reading a Pay Stub

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Instructions:

Read the pay stub carefully. Then, answer each question. Write your answers in the space provided. You may use a calculator.

Key Terms

- Gross Pay:** An employer's total amount paid to an employee before any deductions.
 - Hourly: hourly rate $\times$ hours worked
 - Salaried: (annual salary) $\div$ 12 months = monthly gross pay
 - Commissioned: (gross sales) $\times$ commission rate = gross pay
 - Piecework: (number of items) $\times$ (price per item) = gross pay
- Net Pay:** A person's earnings after payroll taxes and other deductions are subtracted.
- Payroll Deductions:** The amount subtracted from gross pay. Includes items listed below.
- Federal:** amount of money paid regularly to the national government.
- State:** the national government subtracts an amount of money from the employee's earnings to pay for state taxes.
- FICA:** Federal Insurance Contributions Act: employees must contribute to Social Security and Medicare.

Foundations In Personal Finance Chapter 10 Answers

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